

# Open enrollment 2023 starts today!

Get ready...get set...enroll! Open enrollment for the 2023 calendar year begins today and runs until Friday, November 18. This is your once-a-year opportunity to enroll in or make changes to your State of Rhode Island employee benefits plans, including medical and prescription drug coverage, dental and vision plans, health care flexible spending accounts (FSAs), the dependent care spending account (DCSA), life insurance, and legal coverage.

You don't want to miss this! If you don't enroll during open enrollment and want to make changes, you'll have to wait until next year, unless you experience a <u>qualifying status change</u>.

## Do you need to enroll?

If you're happy with your benefits, you don't need to do anything. Your current benefits elections will carry over with one exception—spending accounts. If you want to have an FSA or DCSA in 2023, you *must* enroll during the open enrollment period. Whether or not you plan to make changes, we recommend that you review your current coverages to see if they are still the best choices for you and your family. When you're ready, you can visit the Workterra enrollment site to review and elect your benefits.\*

#### Consider increasing your supplemental life insurance.

This year, you'll be able to add to your supplemental life insurance with a <u>new 2-times-salary coverage option</u> (up to a maximum benefit of \$300,000). If you currently have supplemental life insurance at 1 times your salary, you can elect the increase to 2 times during open enrollment without having to provide any proof of good health. If you do not have supplemental life insurance yet and you would like to elect it during this year's open enrollment period, you will be subject to The Hartford's evidence of insurability requirements.

### All enrollment info is online

Everything you need for your enrollment can be found online. You can start with the <u>virtual benefits fair</u> for vendor presentations, videos, and other helpful materials. From there, you can link to all the open enrollment resources we offer. And don't forget to <u>talk to ALEX</u>, the State's interactive, online decision tool.

### Have you signed up for United Way?

Looking for a way to contribute to good work in your community? Consider giving to your favorite charities through United Way of Rhode Island. They support hundreds of local nonprofits. The need is greater than ever, so please consider making a charitable contribution through payroll deduction. Sign up at <a href="https://www.uwriweb.org/RIState">uwriweb.org/RIState</a>.

### If you have questions

You can get answers to most of your questions by reading our <u>FAQ</u> or visiting the <u>virtual benefits fair</u> and the <u>Office of Employee</u> <u>Benefits website</u>. Beginning next week, you'll also be able to attend **live**, **in-person benefits fairs**. Dates and locations are listed in the enrollment brochure mailed to your home, or <u>view the schedule here</u>.

If you can't find what you're looking for, send us an email at <a href="mailto:doa.oeb@doa.ri.gov">doa.oeb@doa.ri.gov</a>, or drop us a line using our website's <a href="mailto:feedback tool">feedback tool</a>. Or you can call us, and we'll do our best to get back to you within one business day.

#### Don't delay! Enroll today!

\* Please note that all employee passwords for Workterra were reset to their default (first five digits of Social Security number) for the beginning of open enrollment. All log-in credential information you need is on the Workterra log-in page.

(If you're going to print this email, use attached "Printing Version" for best results)

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